

United States Bankruptcy Court
District of Arizona

In re:
ARTHUR D. GREATHOUSE
CYNTHIA A. GREATHOUSE
Debtors

Case No. 19-15484-EPB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0970-2

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 45

Date Rcvd: Mar 23, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 25, 2020.

db/jdb
cr
ARTHUR D. GREATHOUSE, CYNTHIA A. GREATHOUSE, 935 E VALENCIA DR, PHOENIX, AZ 85042-6600
+WFT Rogers Ranch 167 SPE, LLC, c/o Gilbert Bird Law Firm, PC, 10575 North 114th Street,
Suite 115, Scottsdale, AZ 85259-4908
15881967 BNC NATIONAL BANK, 20175 N 67TH AVE, GLENDALE AZ 85308-7000
15881968 BNC NATIONAL BANK, 17550 N PERIMETER DR STE 110, SCOTTSDALE AZ 85255-7829
15881976 CITY OF PHOENIX TAX, PO BOX 29690, PHOENIX AZ 85038-9690
15881977 +CITY OF PHX COLLECTIONS, PO BOX 2005, PHOENIX AZ 85001-2005
15881979 DESERT FINANCIAL CREDIT UNION, PO BOX 29232, PHOENIX AZ 85038-9232
15881983 GURSTEL LAW FIRM PC, 9320 E RAINTREE DR, SCOTTSDALE AZ 85260-2016
15881984 MAUREEN GAUGHAN, CHAPTER 7 TRUSTEE, PO BOX 6729, ADVERSARY NO. 2-18-AP-00296-BMW,
CHANDLER AZ 85246-6729
15881985 +MAUREEN GAUGHAN, TRUSTEE, C/O STEVE BROWN & ASSOCIATES LLC, ADV NO. 2-18-AP-00296-BMW,
1414 E INDIAN SCHOOL RD STE 200, PHOENIX AZ 85014-4982
15881986 +NATIVE GRILL AND WINGS FRANCHISING LLC, 6825 W GALVESTON ST STE 5, CHANDLER AZ 85226-2517
15881990 SYSCO USA I INC, 171 17TH ST NW STE 2100, ATLANTA GA 30363-1031
15881989 +SYSCO USA I INC, 611 S 80TH AVE, TOLLESON AZ 85353-4025
15881991 THE WASSERSTROM COMPANY, 4500 E BROAD ST, COLUMBUS OH 43213-1360
15881999 WFT ROGERS RANCH 167 SPE LLC, C/O ZELL COMMERCIAL REAL ESTATE SERVICES,
5343N 16TH ST STE 290, PHOENIX AZ 85016-3233
15881998 +WFT ROGERS RANCH 167 SPE LLC, 7772 E SANTA CATALINA DR, SCOTTSDALE AZ 85255-2700
15899780 +WFT Rogers Ranch 167 SPE, LLC, c/o Ryan J. Bird, GILBERT BIRD LAW FIRM, PC,
10575 North 114th Street, Suite 115, Scottsdale, Arizona 85259-4908

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr

+EDI: FAHMASON.COM Mar 24 2020 06:08:00 ANTHONY H. MASON, PO BOX 27028,
TEMPE, AZ 85285-7028
smg
EDI: AZDEPREV.COM Mar 24 2020 06:08:00 AZ DEPARTMENT OF REVENUE, BANKRUPTCY & LITIGATION,
1600 W. MONROE, 7TH FL., PHOENIX, AZ 85007-2650
15881960 EDI: GMACFS.COM Mar 24 2020 06:08:00 ALLY BANK, PO BOX 380902,
MINNEAPOLIS MN 55438-0902
15881961 EDI: GMACFS.COM Mar 24 2020 06:08:00 ALLY FINANCIAL, PO BOX 380901,
MINNEAPOLIS MN 55438-0901
15881962 EDI: AMEREXPR.COM Mar 24 2020 06:08:00 AMERICAN EXPRESS, PO BOX 981537,
EL PASO TX 79998-1537
15881964 EDI: AMEREXPR.COM Mar 24 2020 06:08:00 AMERICAN EXPRESS, PO BOX 297879,
FORT LAUDERDALE FL 33329-7879
15881963 EDI: AMEREXPR.COM Mar 24 2020 06:08:00 AMERICAN EXPRESS, PO BOX 7871,
FORT LAUDERDALE FL 33329-7871
15881965 EDI: AMEREXPR.COM Mar 24 2020 06:08:00 AMEX, PO BOX 297871,
FORT LAUDERDALE FL 33329-7871
15881958 EDI: AZDEPREV.COM Mar 24 2020 06:08:00 AZ DEPARTMENT OF REVENUE,
BANKRUPTCY UNIT FIELD 1011, 1600 W MONROE ST 7TH FLOOR, PHOENIX AZ 85007-2612
15881966 EDI: AZDEPREV.COM Mar 24 2020 06:08:00 AZ DEPARTMENT OF REVENUE, PO BOX 29070,
PHOENIX AZ 85038-9070
15881971 EDI: CAPITALONE.COM Mar 24 2020 06:08:00 CAPITAL ONE BANK, PO BOX 85015,
RICHMOND VA 23285-5075
15881970 EDI: CAPITALONE.COM Mar 24 2020 06:08:00 CAPITAL ONE BANK, PO BOX 30273,
SALT LAKE CITY UT 84130-0273
15881969 EDI: CAPITALONE.COM Mar 24 2020 06:08:00 CAPITAL ONE BANK, PO BOX 30285,
SALT LAKE CITY UT 84130-0285
15881972 +EDI: CAPITALONE.COM Mar 24 2020 06:08:00 CAPITAL ONE BANK USA NA, 10700 CAPITAL ONE WAY,
GLEN ALLEN VA 23060-9243
15881973 EDI: CITICORP.COM Mar 24 2020 06:08:00 CITI, PO BOX 6500, SIOUX FALLS SD 57117-6500
15881974 EDI: CITICORP.COM Mar 24 2020 06:08:00 CITI CARDS, PO BOX 6077,
SIOUX FALLS SD 57117-6077
15881975 EDI: CITICORP.COM Mar 24 2020 06:08:00 CITI CARDS, PO BOX 6241,
SIOUX FALLS SD 57117-6241
15881978 E-mail/Text: CreditAssistanceBK@desertfinancial.com Mar 24 2020 03:19:23
DESERT FINANCIAL CREDIT UNION, PO BOX 2945, PHOENIX AZ 85062-2945
15881959 EDI: IRS.COM Mar 24 2020 06:08:00 INTERNAL REVENUE SERVICE,
CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346
15883761 +EDI: PRA.COM Mar 24 2020 06:08:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
15881988 E-mail/Text: support@quarterspot.com Mar 24 2020 03:19:58 QUARTERSPOT INC,
4601 FAIRFAX DR STE 1120, ARLINGTON VA 22203-1547
15881987 E-mail/Text: support@quarterspot.com Mar 24 2020 03:19:58 QUARTERSPOT INC,
333 7TH AVE RM 1402, NEW YORK NY 10001-5791
15881980 EDI: USBANKARS.COM Mar 24 2020 06:08:00 ELAN FINANCIAL, CB DISPUTES, PO BOX 108,
SAINT LOUIS MO 63166-0108
15881992 +E-mail/Text: bankruptcyecf.shared@usfoods.com Mar 24 2020 03:18:54 US FOODS INC,
9399 W HIGGINS RD STE 100, DES PLAINES IL 60018-4910
15881993 +EDI: WFFC.COM Mar 24 2020 06:08:00 WELLS FARGO BANK, MAC X2505-016, PO BOX 10438,
DES MOINES IA 50306-0438

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15881994 EDI: WFFC.COM Mar 24 2020 06:08:00 WELLS FARGO BANK NA, WELLS FARGO CARD SERVICES,
MAC F8235-02F, PO BOX 10438, DES MOINES IA 50306-0438
15881996 +EDI: WFFC.COM Mar 24 2020 06:08:00 WELLS FARGO CARD SERVICES, PO BOX 10347,
DES MOINES IA 50306-0347
15881995 EDI: WFFC.COM Mar 24 2020 06:08:00 WELLS FARGO CARD SERVICES, RECOVERY DEPARTMENT,
PO BOX 9210, DES MOINES IA 50306-9210

TOTAL: 28

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

15881982 GREATHOUSE RESTAURANTS LLC
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15881981* ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: ELAN FINANCIAL SERVICES, PO BOX 742557,
CINCINNATI OH 45274-2557)
15881997* WELLS FARGO CARD SERVICES, PO BOX 10347, DES MOINES IA 50306-0347

TOTALS: 1, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 25, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 23, 2020 at the address(es) listed below:

ANTHONY H. MASON ecfmason@earthlink.net, am@trustesolutions.net
Andrew M Ellis on behalf of Debtor ARTHUR D. GREATHOUSE AME@AMEllisLaw.com,
EllisLawAZ@yahoo.com
Andrew M Ellis on behalf of Joint Debtor CYNTHIA A. GREATHOUSE AME@AMEllisLaw.com,
EllisLawAZ@yahoo.com
RYAN J. BIRD on behalf of Creditor WFT Rogers Ranch 167 SPE, LLC rbird@gilbertbirdlaw.com,
cbruner@gilbertbirdlaw.com
U.S. TRUSTEE USTPRegion14.PX.ECF@USDOJ.GOV

TOTAL: 5

Information to identify the case:Debtor 1 **ARTHUR D. GREATHOUSE**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5013**

EIN --_-----

Debtor 2 **CYNTHIA A. GREATHOUSE**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2777**

EIN --_-----

United States Bankruptcy Court **District of Arizona**Case number: **2:19-bk-15484-EPB****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

ARTHUR D. GREATHOUSE

CYNTHIA A. GREATHOUSE

3/23/20**By the court:** Eddward P. Ballinger Jr.
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.